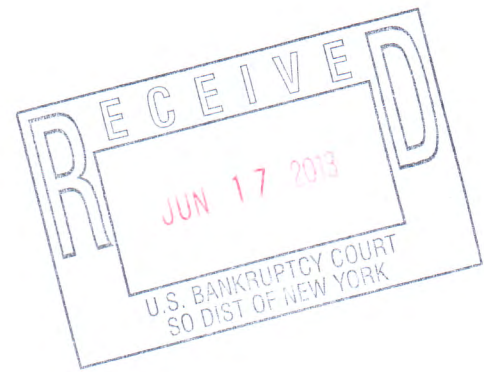


Esteban Losoya, Sr.
1321 Brazos St.
Rosenberg, TX. 77471
June 10, 2013

Residential Capital, LLC
P.O. Box 385220
Bloomington, Minnesota 55438
Claim Number: 3806



Sir/Madame:

GMAC Mortgage Corporation came to the *George R. Brown Convention Center* on Feb. of 2012. We filed through NACA's website (*NACA.com*) for a 2.0 AIP Fixed Rate. We **DO NOT** have any information on the date mentioned above but have information on the enclosed documents dated May 28th, 2013 only because we never received a response from the representatives of NACA and its affiliates before GMAC filed for bankruptcy.

Sincerely,

Maria Minerva Losoya/Esteban Losoya, Sr.
0307230369 Acct. #

Res. Cap. Bloomington, IN 47404-0000 6380 1940

Bankruptcy Court N.Y. N.Y. 7012 04700000 6380 4828

Claim #3806 Date Filed: 11/8/2012

B 10 Modified (Official Form 10) (12/11)

UNITED STATES BANKRUPTCY COURT FOR THE SOUTHERN DISTRICT OF NEW YORK		PROOF OF CLAIM
Name of Debtor and Case Number: <u>RESIDENTIAL CAPITAL LLC, CASE No. 12-12020</u>		
NOTE: This form should not be used to make a claim for an administrative expense (other than a claim asserted under 11 U.S.C. § 503(b)(9)) arising after the commencement of the case. A "request" for payment of an administrative expense (other than a claim asserted under 11 U.S.C. § 503(b)(9)) may be filed pursuant to 11 U.S.C. § 503.		
Name of Creditor (the person or other entity to whom the debtor owes money or property): <u>Esteban Josefa and Maria Mimeria Josefa</u>		<input type="checkbox"/> Check this box if this claim amends a previously filed claim.
Name and address where notices should be sent: <u>Esteban Josefa and Maria Mimeria Josefa</u> <u>1321 Brazos St</u> <u>Rosenberg, Texas 77471</u>		Court Claim Number: _____ (If known)
Telephone number: <u>77471</u> email: <u>KURTZMAN CARSON CONSULTANTS</u>		Filed on: _____
Name and address where payment should be sent (if different from above): <u>Esteban Josefa and Maria Mimeria Josefa</u> <u>1321 Brazos St</u> <u>Rosenberg, Texas 77471</u>		<input type="checkbox"/> Check this box if you are aware that anyone else has filed a proof of claim relating to this claim. Attach copy of statement giving particulars.
1. Amount of Claim as of Date Case Filed: \$ <u>46,000.00</u> If all or part of the claim is secured, complete item 4. If all or part of the claim is entitled to priority, complete item 5. <input type="checkbox"/> Check this box if the claim includes interest or other charges in addition to the principal amount of the claim. Attach a statement that itemizes interest or charges.		5. Amount of Claim Entitled to Priority under 11 U.S.C. §507(a). If any part of the claim falls into one of the following categories, check the box specifying the priority and state the amount.
2. Basis for Claim: <u>Payments Due on Notes to CPMK MORTGAGE CO 3451 HAMMOND AVE. WATERLOO IOWA</u> (See instruction #2)		<input type="checkbox"/> Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B).
3. Last four digits of any number by which creditor identifies debtor: <u>0181-8831</u>	3a. Debtor may have scheduled account as: (See instruction #3a)	<input type="checkbox"/> Wages, salaries, or commissions (up to \$11,725*) earned within 180 days before the case was filed or the debtor's business ceased, whichever is earlier - 11 U.S.C. §507(a)(4).
4. Secured Claim (See instruction #4) Check the appropriate box if the claim is secured by a lien on property or a right of setoff, attach required redacted documents, and provide the requested information. Nature of property or right of setoff: <input checked="" type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other Describe: <u>Asking for back A.I.R. LIKE 2.0 APR</u> Value of Property: \$ <u>86,000</u> Annual Interest Rate <u>9.0</u> % <input checked="" type="checkbox"/> Fixed <input type="checkbox"/> Variable (when case was filed) Amount of arrearage and other charges, as of the time case was filed, included in secured claim, if any: \$ <u>NONE</u> Basis for perfection: <u>NOTE PAYABLE</u> Amount of Secured Claim: \$ <u>46,000.00</u> Amount Unsecured: \$ _____		<input type="checkbox"/> Contributions to an employee benefit plan - 11 U.S.C. §507(a)(5).
6. Claim Pursuant to 11 U.S.C. § 503(b)(9): Indicate the amount of your claim arising from the value of any goods received by the Debtor within 20 days before May 14, 2012, the date of commencement of the above case, in which the goods have been sold to the Debtor in the ordinary course of such Debtor's business. Attach documentation supporting such claim. \$ _____ (See instruction #6)		<input type="checkbox"/> Up to \$2,600* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. §507(a)(7).
7. Credits. The amount of all payments on this claim has been credited for the purpose of making this proof of claim. (See instruction #7)		<input type="checkbox"/> Taxes or penalties owed to governmental units - 11 U.S.C. §507(a)(8).
8. Documents: Attached are redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. If the claim is secured, box 4 has been completed, and redacted copies of documents providing evidence of "redacted". DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DO If the documents are not available, please explain: _____		<input type="checkbox"/> Other - Specify applicable paragraph of 11 U.S.C. §507(a) _____
9. Signature: (See instruction #9) Check the appropriate box. <input checked="" type="checkbox"/> I am the creditor. <input type="checkbox"/> I am the creditor's authorized agent. (Attach copy of power of attorney, if any.) <input type="checkbox"/> I am the trustee, or the debtor, or their authorized agent. (See Bankruptcy Rule 3004.) <input type="checkbox"/> I am a guarantor, surety, indorser, or other codebtor. (See Bankruptcy Rule 3005.)		Amount entitled to priority: \$ _____
I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief. Print Name: <u>Esteban Josefa and Maria Josefa</u> Title: <u>Esteban and Maria Josefa</u> Company: <u>AMERICAN TITLE CO.</u> (Signature) _____ (Date) <u>01 Nov 12</u> Address and telephone number (if different from notice address above): <u>832-361-3108</u> Telephone number: _____ Email: _____		* Amounts are subject to adjustment on 4/1/13 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.

Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.



NEIGHBORHOOD ASSISTANCE CORPORATION OF AMERICA

Non-profit advocacy
HUD certified counseling agency



[Volunteer](#)

[Español](#)

MEMBER WEB FILE

NACA ID:
FORGOT NACA ID? [FORGOT PASSWORD?](#)

AMERICA DREAM EVENT SIGN-UP

FORT WORTH TX Ever Jun 13-17
HOUSTON TX Ever Jun 20-24
NEW YORK CITY Jul 18-22
PHILADELPHIA PA Jul 25-29
SECAUCUS NJ Aug 8-12

WORKSHOP SIGN-UP

ZIP CODE: MILES: 50
Purchase English SEARCH

LIVE CHAT / SUPPORT

Live Chat Department

CONTACT US

Select Department

HOMEBUYER

Comprehensive Counseling & America's Best Mortgage. First step is attending a workshop and afterwards you receive your NACA ID and password to access your personal Web-File.

- » [NACA Product](#)
- » [Eligibility Criteria](#)
- » [Service Area](#)
- » [Workshop](#)
- » [HAND Procedures](#)
- » [MAP](#)
- » [NACA Qualification](#)
- » [Maximum Price](#)
- » [NACA Offices](#)
- » [Mortgage Calculator](#)
- » [Home Inspectors](#)

[Purchase Program](#)

HOMEOWNER

Most effective program in providing affordable solutions. First step is complete Web-Submission to obtain your NACA ID and password to access your personal Web-File. [Click here to start.](#)

- » [Become A New Home Save Member](#)
- » [Workshop](#)
- » [NACA Offices](#)

5/28/2013

May 28, 2013

[Home Save Program](#)

CFPB

CFPB REFUSES TO HELP AT-RISK HOMEOWNERS

(CFPB/ CONSUMER FINANCIAL PROTECTION BUREAU)

[Play Video On NACA's Actions](#)

00:00

America's Best Mortgage!
One Mortgage Product - \$10 Billion Committed

3.5% APR (click for details)
Fixed 30 Year (as of 5/28/2013)
No Down Payment, No Closing Costs

Jobs Property Rehab Vendors

Videos

[NACA In The News](#)

[NBC: The Today Show](#)

[NBC NIGHTLY NEWS with E](#)

[Anderson Cooper 360°](#)

[CNN - Bruce Marks](#)

[Shattered Dreams- Mortga](#)

[60 Minutes: The Next Hou](#)

[NACA Testimonials](#)

[Press Conf & Hearings](#)

[NACA Events](#)

[Documentaries](#)

[NACA TV](#)

SUPPORT / ADVOCACY / OTHER

Volunteer & Contribute for NACA's advocacy & services. NACA's success is based on the active participation of our over two million members. We need and require your participation in whatever way you are comfortable. Tell others about NACA. Consider working at NACA. Contribute what you can to support and grow our programs and advocacy.

- » [Job Listings](#)
- » [Donation](#)
- » [Volunteer](#)
- » [Forum](#)

Follow us on:   

[Support & Advocacy](#)

NACA AMERICAN DREAM EVENT HOMEOWNERS & HOMEBUYERS

HOUSTON, TX – George R. Brown Convention Center - Hall E

1001 Avenida De Las Americas, Houston TX 77010

THURSDAY, JUNE 20 – MONDAY, JUNE 24

Hours are 8:00 a.m. to 6:00 p.m. each day

ALL NACA SERVICES ARE FREE!

HOMEBUYERS

**America's
Best Mortgage**

- ✓ No Down Payment,
No Closing Costs & No Fees
- ✓ Below Market Fixed Rate:
3.25% 30 Year Fixed APR (as of 5/3/13)
- ✓ NO PERFECT CREDIT
(not based on credit score)
Purchase Workshops: Times: 9-12; 1-4



HOMEOWNERS

**Make Your Payment
Affordable**

- ✓ Same Day Solution
- ✓ Meet your Lender face-to-face
to obtain a decision
- ✓ Reduce your payment by hundreds
and sometimes a thousand dollars:
Interest rates as low as 2% and
sometimes large principal reductions

Don't miss this incredible opportunity!

HOMEOWNER

Claudette Abel says:

"My monthly mortgage is \$907,
\$500 less than I was paying in rent,
and my interest rate is 2.375%.
Thank you NACA for helping
me become a homeowner!"



HOMEOWNER

Prudence Shivers says:

"NACA is a dream come true! To know that
someone is advocating for you not only put my
mind at ease, but now I'm saving over \$600
per month with a 2% interest. I can't thank you
enough NACA. You saved my home and my life!"

YOU HAVE EVERYTHING TO GAIN AND NOTHING TO LOSE!

Neighborhood Assistance Corporation of America is an Equal Housing Lender. Neighborhood Assistance Corporation of America is the largest HUD-Certified Mortgage Counseling Agency located in the United States.

Visit www.naca.com for state specific licensing information NMLS # 4082

Register: www.naca.com or call 1-888-499-6222. Walk-ins are Welcome!
From Thursday, June 20 – Monday, June 24 - 8:00 a.m. to 6:00 p.m. each day